

PROFESSIONAL LIABILITY INSURANCE - FREQUENTLY ASKED QUESTIONS

The following document collates BMS Insurance information to address your insurance questions. If you have additional questions, please contact BMS directly at: 1-855-318-6038 or psy.insurance@bmsgroup.com

What liability insurance is required in Nova Scotia?

In Nova Scotia psychologists are required to carry professional liability insurance. According to the Nova Scotia Board of Examiners in Psychology (NSBEP) “NSBEP requires **all registrants** to maintain professional liability insurance in an amount not less than \$1,000,000.00 per occurrence. ... you are free to select the company of your choosing as long as you hold adequate coverage.”

<https://www.nsbep.org/information-for-registrants/for-all-registrants/faq/>

The preferred professional liability insurance provider of the Canadian Psychological Association (CPA) and the Council of Professional Associations of Psychologists (CPAP) of which APNS is a member, is the program offered by BMS.

What is the APNS role in insurance coverage?

APNS is a member of CPAP. CPAP has a longstanding partnership with the CPA to negotiate agreements with insurers **to provide psychology-specific insurance**. In 2014, with oversight and administration through CPA and CPAP, **BMS was selected as the preferred liability insurance broker for psychologists across Canada. BMS was selected for the breadth, depth, accountability, and access to domestic and Lloyd's insurers to secure cost-effective and comprehensive coverage.** Psychology practitioners must be a member of CPA and/or a participating provincial or territorial association that is a member of CPAP to purchase the insurance. Information about the BMS insurance offerings can be found at:

<https://www.psychology.bmsgroup.com/>

What are the benefits of the BMS insurance offering?

- BMS is accountable to its participants, the CPA, CPAP and APNS. It reports regularly to the CPA and CPAP on claims, program performance, and the roles of program providers (e.g., legal providers, insurance adjusters).
- BMS provides access to a full range of coverage specifically designed to meet psychologists’ practice risk needs.
- BMS has an ongoing series of informational articles on topics relevant to psychologists and in particular ones related to the changing practice landscape as the result of the COVID-19 pandemic.
<https://cpa.ca/insurance/>
- BMS develops and offers workshops and webinars on risk-related practice topics.
- BMS offers policy coverage for graduate psychology students when practicing under the direct supervision of a psychologist or psychological associate.
- BMS supports student research and leadership development through with annual scholarships.

<https://apns.ca/publications/news/bms-scholarship-student-research-and-leadership-development/>

Choosing the right insurance professional policy for you

For complete information see <https://www.psychology.bmsgroup.com/home.html>

Or contact BMS directly at: 1-855-318-6038 or psy.insurance@bmsgroup.com

General information about the CPA/CPA policy

- *Was the policy designed for psychology practitioners?*
(CPA/CPAP policy is only for psychology practitioners).

<https://www.psychology.bmsgroup.com/who-is-eligible.html>
- *What kind of professional body oversight exists for the offering?*
The CPA/CPAP policy is overseen by the CPA who manages the program for CPA and CPAP association members (including APNS). This means that the profession has a role in the development of the policy and members have an advocate in resolving an issue or query of their insurance coverage.
https://cpa.ca/docs/File/Insurance/CPA%20Communication%20Pages_PPIP.pdf
- *What does this program offer that is unique?*
Psychology Practitioner Insurance Program – more coverage, less premium.
https://cpa.ca/docs/File/Insurance/CPA%20Communication%20Pages_Comparisons.pdf
- *Are the policy providers available to answer my questions, clarify coverage details and give a copy of the policy that I purchase?*
Call Toll Free: 1-855-318-6038 or e-mail: psy.insurance@bmsgroup.com

Questions on coverage

- *What is included in the Professional Liability and Commercial General Liability coverage?*
https://www.psychology.bmsgroup.com/downloads/PSY_PLI_Brochure_2022-2023.pdf
- *Is there a deductible on claims? CPA/CPAP policy does not have a deductible.*
<https://www.psychology.bmsgroup.com/>
- *What are the policy limits per claim, per policy term?*
<https://www.psychology.bmsgroup.com/professional-liability-and-commercial-general-liability.html>
- *What kinds of claims are covered – College (e.g., NSBEP) complaints, civil, or criminal?*
CPA/CPAP policy covers all three. BMS have confirmed that more than 80% of claims under the CPA/CPAP program in any given year, are College complaints. Coverage for these complaints is by far the coverage most often needed by psychologists.
https://www.psychology.bmsgroup.com/downloads/PSY_PLI_Brochure_2022-2023.pdf
- *Does the policy offer pro-bono legal advice services?*
https://cpa.ca/docs/File/Insurance/CPA%20Communication%20Pages_Legal.pdf
Contact Gowlings Pro bono Legal Advice: 1-855-441-4424
- For answers to more questions: <https://www.psychology.bmsgroup.com/faqs.html>

How do I know if I need specific coverage?

APNS members also have access to additional insurance products and services from BMS to meet your professional and business needs. These include:

- *Cyber Security & Privacy Liability*
https://www.psychology.bmsgroup.com/downloads/PSY_Cyber_Brochure_2022-2023.pdf
[https://www.psychology.bmsgroup.com/downloads/PSY_Claims%20Reporting\(updated\).pdf](https://www.psychology.bmsgroup.com/downloads/PSY_Claims%20Reporting(updated).pdf)
https://cpa.ca/docs/File/Insurance/PSY_Risk%20Resource_Cyber%20Breach.pdf
https://www.psychology.bmsgroup.com/downloads/Digital_Risk_Feb_2020.pdf
- *Telepsychology/E-services*
https://www.psychology.bmsgroup.com/downloads/PSY_PLI_Brochure_2022-2023.pdf
- *Retirement and Parental Leave*
<https://www.psychology.bmsgroup.com/retirement-parental-leave.html>
- *ARAG Legal Services Package & Legal Expense Insurance*
<https://www.psychology.bmsgroup.com/arag-legal-services-legal-expense-insurance.html>
- *24-Hour Accident Coverage*
<https://www.psychology.bmsgroup.com/twentyfour-hour-accident.html>

What if I am in Private Practice? What information do I need?

- *What kind of business coverage do I need?*
- *Do I operate an independent practice?*
- *Is my practice incorporated?*
- *Do I have employees billing under your organization?*
- *Do I have non-psychology employees?*

Answers to these and other questions are available here:

<https://www.psychology.bmsgroup.com/business-coverage.html>

Business Professional Liability Insurance coverage

<https://www.psychology.bmsgroup.com/business-coverage.html>

- *Contents, Crime, and Business Interruption*
<https://www.psychology.bmsgroup.com/business-coverage.html>
- *Employment Practices Liability*
[https://cpa.ca/docs/File/Insurance/PSY_EPL_Brochure%20\(CPA%20Logo\).pdf](https://cpa.ca/docs/File/Insurance/PSY_EPL_Brochure%20(CPA%20Logo).pdf)
- *Legal Services Package & Legal Expense Insurance*
<https://www.psychology.bmsgroup.com/arag-legal-services-legal-expense-insurance.html>
- *Employer's Professional Liability Insurance: Are you covered?*
https://cpa.ca/docs/File/Insurance/Info%20sheet%20on%20employer%20coverage_sept%202016.pdf